

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 22-11563-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ericka Santos-Montanez  
aka Ericka Santos-Deyne  
35 Matthew Ave.  
Carteret, NJ 07008

Social Security No.:  
xxx-xx-1221

Employer's Tax I.D. No.:

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**NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN**

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on July 29, 2022.

Dated: July 29, 2022  
JAN: wiq

Jeanne Naughton  
Clerk

In re:

Ericka Santos-Montanez

Debtor

Case No. 22-11563-MBK

Chapter 13

District/off: 0312-3

User: admin

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Date Rcvd: Jul 29, 2022

Form ID: plncf13

Total Noticed: 35

The following symbols are used throughout this certificate:

**Symbol**

**Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 31, 2022:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Ericka Santos-Montanez, 35 Matthew Ave., Carteret, NJ 07008-2843
519518123	+ Apotheker Scian, PC, 520 Fellowship Road SDuite C306, PO Box 5496, Mount Laurel, NJ 08054-5496
519518124	+ Attorney General of the United States, Department of Justice, Constitution Ave and 10th St. NW, Washington, DC 20530-0001
519518129	+ JPMCH Auto Finance, 600 Community Drive, Manhasset, NY 11030-3802
519518130	+ Land Rover Financial Group, PO Box 901076, Fort Worth, TX 76101-2076
519518132	+ Michael D Mirne, 3200 Sunset Ave, Suite 202, Asbury Park, NJ 07712-4556
519518133	+ Midland Mortgage, P.O. Box 268806, Oklahoma City, OK 73126-8806
519518135	+ Northeast Power Dry Inc, PO Box 6803, Bridgewater, NJ 08807-0803
519518136	Office of Chief Counsel, Internal Revenue Service, SB/SE Division Counsel, One Newark Center, Suite 1500, Newark, NJ 07102-5224
519523262	+ Regions Bank DBA Enerbank USA, 650 S Main Street Suite 1000, Salt Lake City, UT 84101-2844

TOTAL: 10

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 29 2022 20:58:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jul 29 2022 20:58:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519522402	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jul 29 2022 20:57:00	ACAR Leasing LTD d/b/a GM Financial Leasing, P.O. Box 183853, Arlington, TX 76096-3853
519521383	Email/Text: ebnbankruptcy@ahm.honda.com	Jul 29 2022 20:58:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
519518124	^ MEBN	Jul 29 2022 20:56:43	Attorney General of the United States, Department of Justice, Constitution Ave and 10th St. NW, Washington, DC 20530-0001
519532426	+ Email/PDF: ebn_ais@aisinfo.com	Jul 29 2022 21:03:58	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519518125	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 29 2022 21:03:54	Capital One Bank USA, PO Box 31293, Salt Lake City, UT 84131-0293
519526186	+ Email/Text: bankruptcynotices@devry.edu	Jul 29 2022 20:58:00	DeVry University, 1200 E Diehl Rd, Naperville, IL 60563-9347
519518127	+ Email/Text: bbagley@enerbankusa.com	Jul 29 2022 20:57:00	EnerBank USA*, 1245 Brickyard road, Ste 600, Salt Lake City, UT 84106-2562
519518126	Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 29 2022 20:57:00	District Director of the IRS, 955 S. Springfield Avenue, Springfield, NJ 07081
519518131	+ Email/Text: BKNotice@ldvlaw.com	Jul 29 2022 20:57:00	Lyons, Doughty & Veldhuis*, 136 Gaither Drive, Suite 100, Mount Laurel, NJ 08054-2239

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519518134	Email/Text: EBN@Mohela.com	Jul 29 2022 20:57:00	Mohela/Dept of Ed*, 633 Spirit Drive, Chesterfield, MO 63005
519634794	Email/Text: EBN@Mohela.com	Jul 29 2022 20:57:00	US Department of Education/MOHELA, 633 Spirit Drive, Chesterfield MO 63005
519558178	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Jul 29 2022 21:03:54	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
519520049	+ Email/PDF: rmscidi@recoverycorp.com	Jul 29 2022 21:04:12	Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519548771	Email/Text: inveniobkt@phillips-cohen.com	Jul 29 2022 20:57:00	PCA Acquisition V, LLC, PCA Acquisition V, LLC c/o Phillips & Co, 1002 Justison Street, Wilmington, DE 19801
519565140	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 29 2022 21:03:58	Portfolio Recovery Associates, LLC, c/o THE HOME DEPOT, POB 41067, Norfolk, VA 23541
519518137	+ Email/PDF: gecscdi@recoverycorp.com	Jul 29 2022 21:03:55	Synchrony Bank, P.O. Box 965004, Orlando, FL 32896-5004
519518138	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 29 2022 21:04:18	THD/CBNA, One Court Square, Long Island City, NY 11120-0001
519639075	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Jul 29 2022 21:04:16	U.S. Department of Housing and Urban, Jacob K. Javits Federal Building, 26 Federal Plaza, Suite 3541, New York, New York 10278
519556747	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Jul 29 2022 21:04:16	U.S. Department of Housing and Urban Development, Jacob K. Javits Federal Building, 26 Federal Plaza, Suite 3541, New York, NY 10278-0068
519518139	+ Email/Text: usanj.njbankr@usdoj.gov	Jul 29 2022 20:58:00	United States Attorney*, For Internal Revenue Service), 970 Broad Street, 5th Floor, Newark, NJ 07102-2527
519567881	+ Email/PDF: ebn_ais@aisinfo.com	Jul 29 2022 21:03:58	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519518140	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Jul 29 2022 20:56:00	Verizon Wireless/SOU, PO Box 26055, Minneapolis, MN 55426-0055
519531485	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Jul 29 2022 21:04:18	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
519518141	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Jul 29 2022 21:14:52	Wells Fargo/Home Projects, PO Box 14517, Des Moines, IA 50306-3517

TOTAL: 26

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519528326	*+	ACAR Leasing Ltd. d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
519518128	*+	Internal Revenue Service*, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

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**complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 31, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 29, 2022 at the address(es) listed below:

Name	Email Address
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Albert Russo	docs@russotrustee.com
Bruce C. Truesdale	on behalf of Debtor Ericka Santos-Montanez brucectruesdalepc@gmail.com bctpcecf@gmail.com;r49787@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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